

Information to identify the case:					
Debtor 1	Charles M. Mutich			Social Security number or ITIN	xxx-xx-3243
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 11-24059-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles M. Mutich

8/29/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Charles M. Mutich
 Debtor

Case No. 11-24059-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 50

Date Rcvd: Aug 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2016.

db +Charles M. Mutich, PO Box 277, Fayette City, PA 15438-0277
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, P.O. Box 4365,
 Woodland Hills, CA 91365-4365
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 13108925 +Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
 13108929 +Century Heritage FCU, c/o James A Steiner Esq, 650 Smithfield St, Suite 1700,
 Pittsburgh PA 15222-3913
 13108931 Cit, 715 S. Metropolitan Ave, Oklahoma City, OK 73108-2057
 13108932 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 13108933 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13108934 +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
 13108935 +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
 13130048 +Fayette County DRS, 22 East Main Street, Uniontown, PA 15401-3400
 14050308 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
 13108939 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 13108940 +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780
 13130057 +Mon Valley EMS, 1001 Donner Avenue, Monessen, PA 15062-1051
 13130058 Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095
 13130060 PA SCUJ, POST OFFICE BOX 69110, HARRISBURG, PA 17106-9110
 13116940 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13108945 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
 13108946 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13108947 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13108948 +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298
 13108949 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13108950 +Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
 13130069 +Westmoreland County DRS, P O Box 799, Greensburg, PA 15601-0799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 30 2016 02:14:20 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Aug 30 2016 01:43:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr +EDI: PRA.COM Aug 30 2016 01:43:00 PRA Receivables Management, LLC, P.O. Box 41067,
 Norfolk, VA 23541-1067
 13108926 +EDI: BANKAMER.COM Aug 30 2016 01:43:00 Bac Home Loans Servi, 450 American St,
 Simi Valley, CA 93065-6285
 13158439 +EDI: BANKAMER.COM Aug 30 2016 01:43:00 Bank of America, N.A.,
 Bk. Dept., Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
 13150321 +EDI: BANKAMER2.COM Aug 30 2016 01:43:00 Bank of America, N.A., 475 Crosspoint Pky.,
 Getzville, NY 14068-1609
 13108927 +EDI: TSYS2.COM Aug 30 2016 01:43:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13108928 EDI: CAPITALONE.COM Aug 30 2016 01:43:00 Cap One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13130039 +E-mail/Text: draible@chfcu.org Aug 30 2016 02:15:20 Century Heritage Fcu, 9 S 2nd St,
 Duquesne, PA 15110-1147
 13108930 +EDI: CHASE.COM Aug 30 2016 01:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13130041 +EDI: CHASE.COM Aug 30 2016 01:43:00 Chase Bank, 3700 Wiseman Blvd.,
 San Antonio, TX 78251-4322
 13144598 EDI: CHASE.COM Aug 30 2016 01:43:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 13108952 EDI: RCSDELL.COM Aug 30 2016 01:43:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
 13108937 +EDI: BANKAMER2.COM Aug 30 2016 01:43:00 Fia Csna, Po Box 17054,
 Wilmington, DE 19850-7054
 13108938 +EDI: RMSC.COM Aug 30 2016 01:43:00 Gemb/Mohawk Color Cent, Po Box 981439,
 El Paso, TX 79998-1439
 13108944 EDI: HFC.COM Aug 30 2016 01:43:00 Hsbc/Tax, Po Box 15524, Wilmington, DE 19850
 13108941 +EDI: HFC.COM Aug 30 2016 01:43:00 Hfc, Po Box 3425, Buffalo, NY 14240-3425
 13108942 +EDI: HFC.COM Aug 30 2016 01:43:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13108943 +EDI: HFC.COM Aug 30 2016 01:43:00 Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
 13537006 EDI: AIS.COM Aug 30 2016 01:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 13195643 EDI: PRA.COM Aug 30 2016 01:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 13161261 EDI: RECOVERYCORP.COM Aug 30 2016 01:43:00 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13171141 EDI: CHRYSLER.COM Aug 30 2016 01:43:00 TD Auto Finance LLC, Trustee Payment Dept.,
 P.O. Box 9001897, Louisville, Kentucky 40290-1897

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 3
Total Noticed: 50

Date Rcvd: Aug 29, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13108951 +EDI: CHRYSLER.COM Aug 30 2016 01:43:00 Td Auto Finance, 5225 Crooks Rd Ste 140,
Troy, MI 48098-2823

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAC Home Loans Servicing, LP f/k/a Countrywide Hom
cr BANK OF AMERICA, N.A.
cr Bank of America as Servicer for, BAC Home Loans Se
cr Bank of America, N.A. successor by merger to BAC H
cr Federal National Mortgage Association (Fannie Mae)
cr TD Auto Finance LLC f/k/a Chrysler Financial Servi
13108924 Charles M. Mutich
13130034 Charles M. Mutich
13130035* +Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
13130036* +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
13130037* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13130038* Cap One, Po Box 30285, Salt Lake City, UT 84130-0285
13130040* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13130042* Cit, 715 S. Metropolitan Ave, Oklahoma City, OK 73108-2057
13130043* +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
13130044* +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
13130045* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
13130068* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
13130046* +Dvra Billing, 2701 Loker Av West, Carlsbad, CA 92010-6638
13130047* +Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970
13130049* +Fia Cnsa, Po Box 17054, Wilmington, DE 19850-7054
13130050* +Gemb/Mohawk Color Cent, Po Box 981439, El Paso, TX 79998-1439
13130051* +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
13130052* +Gmac Mortgage, Po Box 780, Waterloo, IA 50704-0780
13130056* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Tax, Po Box 15524, Wilmington, DE 19850)
13130053* +Hfc, Po Box 3425, Buffalo, NY 14240-3425
13130054* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13130055* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
13130059* +Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
13130061* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13130062* +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13130063* +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298
13130064* +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13130065* +Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
13130066* +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
13108936 ###Equable Ascent Financi, 1120 W Lake Cook Rd Ste, Buffalo Grove, IL 60089-1970
13130067 ###Terri Anderson, 711 Green Street, Belle Vernon, PA 15012-1536

TOTALS: 8, * 27, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 3 of 3
Total Noticed: 50

Date Rcvd: Aug 29, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae) agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Gregory Javardian on behalf of Creditor BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP greg@javardianlaw.com, mary@javardianlaw.com;tami@javardianlaw.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC f/k/a Chrysler Financial Services Americas LLC tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com;kcollins@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Charles M. Mutich ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sherri J. Braunstein on behalf of Creditor BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP sbraunstein@udren.com, vbarber@udren.com
Sherri J. Braunstein on behalf of Creditor Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP sbraunstein@udren.com, vbarber@udren.com
Sherri J. Braunstein on behalf of Creditor Bank of America as Servicer for, BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP sbraunstein@udren.com, vbarber@udren.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP swinneg@udren.com, cblack@udren.com

TOTAL: 11